

Interview Summary

Application No.
09/185,878

Applicant(s)
Smith

Examiner
John Hayes

Group Art Unit
2761

All participants (applicant, applicant's representative, PTO personnel):

(1) John Hayes

(3) Ken Cage

(2) Jim Trammell

(4) _____

Date of Interview 12 Mar 2001

Type: ☐ Telephonic ☒ Personal (copy is given to ☒ Applicant ☐ applicant's representative).

Exhibit shown or demonstration conducted: ☐ Yes ☒ No. If yes, brief description:

Agreement ☐ was reached. ☒ was not reached.

Claim(s) discussed: 1, 9-11

Identification of prior art discussed:

WALKER ET AL, TITAN, MURRAY

Description of the general nature of what was agreed to if an agreement was reached, or any other comments:

Discussed claim language with respect to rejection of credit applications and the specific reasons why the credit was denied. Applicant agreed to submit an amendment addressing the rejections and examiner agreed to consider the amendment.

(A fuller description, if necessary, and a copy of the amendments, if available, which the examiner agreed would render the claims allowable must be attached. Also, where no copy of the amendments which would render the claims allowable is available, a summary thereof must be attached.)

1. ☒ It is not necessary for applicant to provide a separate record of the substance of the interview.

Unless the paragraph above has been checked to indicate to the contrary, A FORMAL WRITTEN RESPONSE TO THE LAST OFFICE ACTION IS NOT WAIVED AND MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a response to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW.

2. ☐ Since the Examiner's interview summary above (including any attachments) reflects a complete response to each of the objections, rejections and requirements that may be present in the last Office action, and since the claims are now allowable, this completed form is considered to fulfill the response requirements of the last Office action. Applicant is not relieved from providing a separate record of the interview unless box 1 above is also checked.

John K. Hayes

Examiner Note: You must sign and stamp this form unless it is an attachment to a signed Office action.